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|          |   |
|----------|---|
| FROM:    | Bernard L. Kleinke                      |
| RE:      | U.S. Patent Application No.: 10/716,802 |
| FILE NO. | 8591-111                                |
| DATE:    | December 29, 2004                       |

## DESCRIPTION OF DOCUMENT, COMMENT OR SPECIAL INSTRUCTIONS:

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**DEC 29 2004**

App. No. 10/716,802  
Amtd. Dated December 29, 2004  
Reply to Office Action of October 5, 2004  
Atty. Okt. No. 8591-111

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant:** GIRALDIN, ET AL.

**Title:** CASHLESS SPENDING SYSTEM  
AND METHOD

**Appl. No.:** 10/716,802

**Filing Date:** November 18, 2003

**Examiner:** Daniel A. Hess

**Art Unit:** 2876

**CERTIFICATE OF MAILING BY FACSIMILE**

Date of Deposit: Dec. 29, 2004

I hereby certify that this correspondence is being facsimile transmitted on the date indicated above to the United States Patent and Trademark Office, MAIL STOP AMENDMENT, Commissioner for Patents, Alexandria, Virginia, at telephone No. 703-672-9306

Bernard L. Kleinke  
(Printed Name)

*Bernard L. Kleinke*  
(Signature)

**AMENDMENT TRANSMITTAL**

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. BOX 1450  
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is:

- A Reply and Amendment in the above-identified application
- The Commissioner is hereby authorized to charge any additional fees which may be required either now or in the future regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to the Deposit Account No. 502635 of DUCKOR SPRADLING METZGER & WYNNE. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to the Deposit Account No. 502635 of DUCKOR SPRADLING METZGER & WYNNE. If any charges or fees must be paid in connection with the foregoing, concurrent or future communication (including, but not limited to, the payment of an extension fee or issue fees), or if any overpayment is to be refunded in connection with the above-identified application, any such charges or fees, or any such overpayment may be respectfully paid out of, or into, the Deposit Account No. 502635 of

325518

App. No. 10/716,802  
Amdt. Dated December 29, 2004  
Reply to Office Action of October 5, 2004  
Atty. Dkt. No. 8591-111

DUCKOR SPRADLING METZGER & WYNNE. If any such payment also requires a petition or extension request, please construe this authorization to pay as the necessary petition or request, which is required to accompany the payment.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date: Dec. 29, 2004

By: Bernard L. Kleinke

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325518

App. No. 10/716,802  
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Atty. Dkt. No. 8591-111

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: **GIRALDIN, ET AL.**

Title: **CASHLESS SPENDING SYSTEM AND METHOD**

Appl. No.: **10/716,802**

Filing Date: **November 18, 2003**

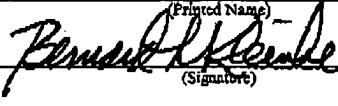
Examiner: **Daniel A. Hess**

Art Unit: **2876**

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**Bernard L. Kleinke**  
(Printed Name)

  
(Signature)

**REPLY AND AMENDMENT**

Commissioner for Patents  
P.O. BOX 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed on October 5, 2004, please amend the above-identified application as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** begin on page 3 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.